

10/370281
D/737912

Refine Search

Your wildcard search against 10000 terms has yielded the results below.

Your result set for the last L# is incomplete.

The probable cause is use of unlimited truncation. Revise your search strategy to use limited truncation.

Search Results -

Terms	Documents
L27 and sign\$	3

Database:

- US Pre-Grant Publication Full-Text Database**
- US Patents Full-Text Database**
- US OCR Full-Text Database**
- EPO Abstracts Database
- JPO Abstracts Database
- Derwent World Patents Index
- IBM Technical Disclosure Bulletins

Search:

Search History

DATE: Saturday, October 16, 2004 [Printable Copy](#) [Create Case](#)

<u>Set</u>	<u>Name</u>	<u>Query</u>
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side by
side

DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR

		<u>Hit</u>	<u>Set</u>
<u>Name</u>	<u>Query</u>	<u>Count</u>	<u>Name</u>
			result set
<u>L29</u>	L27 and sign\$	3	<u>L29</u>
<u>L28</u>	L27 and preview\$	2	<u>L28</u>
<u>L27</u>	5960412.pn. or 6453300.pn. or 5893080.pn. or 3783755.pn.	4	<u>L27</u>
<u>L26</u>	L22 and preview\$	0	<u>L26</u>
<u>L25</u>	L22 and sign\$.clm.	1	<u>L25</u>
<u>L24</u>	L22 and sign\$	1	<u>L24</u>
<u>L23</u>	L22 and fram\$	0	<u>L23</u>
<u>L22</u>	5513117.pn. or 6510453.pn.	2	<u>L22</u>
<u>L21</u>	L18 and l6	2	<u>L21</u>
<u>L20</u>	L18 and l7	0	<u>L20</u>

<u>L19</u>	L18 and l16	0	<u>L19</u>
<u>L18</u>	L15 and ((web\$ or page) with first with second) and search\$ and catalog\$ and @ad<=19990702	13	<u>L18</u>
<u>L17</u>	L16 and @ad<=19990702	4	<u>L17</u>
<u>L16</u>	L15 and (analy\$ with search\$ with (profil\$ or histor\$))	4	<u>L16</u>
<u>L15</u>	L14 or l4	1756	<u>L15</u>
<u>L14</u>	705/28,22,29.ccls.	661	<u>L14</u>
<u>L13</u>	L11 and ((profil\$ or histor\$) and search\$)	1	<u>L13</u>
<u>L12</u>	L11 and ((profil\$ or histor\$) same search\$)	0	<u>L12</u>
<u>L11</u>	L10 or l1	2	<u>L11</u>
<u>L10</u>	5966697.pn.	1	<u>L10</u>
<u>L9</u>	L8 and search\$.clm.	1	<u>L9</u>
<u>L8</u>	L7 and catalog\$	10	<u>L8</u>
<u>L7</u>	L5 and ((item\$ or product or goods) with (cho\$ or select\$) with (display\$ or show\$) with (quantit\$ or amount))	19	<u>L7</u>
<u>L6</u>	L5 and ((display\$ or show\$) with (quantit\$ or amount))	202	<u>L6</u>
<u>L5</u>	L4 and @ad<=19990702	863	<u>L5</u>
<u>L4</u>	705/26,27,27.ccls.	1192	<u>L4</u>
<u>L3</u>	L1 and (reuse\$ or history or save)	1	<u>L3</u>
<u>L2</u>	L1 and (web\$ or page)	1	<u>L2</u>
<u>L1</u>	5870717.pn.	1	<u>L1</u>

END OF SEARCH HISTORY

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

End of Result Set

 [Generate Collection](#) [Print](#)

L25: Entry 1 of 1

File: USPT

Jan 21, 2003

US-PAT-NO: 6510453

DOCUMENT-IDENTIFIER: US 6510453 B1

TITLE: System and method for creating and inserting multiple data fragments into an electronic mail message

DATE-ISSUED: January 21, 2003

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Apfel; Darren	Redmond	WA		
Helfrich; James N.	Redmond	WA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Microsoft Corporation	Redmond	WA			02

APPL-NO: 09/ 258672 [PALM]

DATE FILED: February 26, 1999

INT-CL: [07] G06 F 15/16

US-CL-ISSUED: 709/206

US-CL-CURRENT: 709/206

FIELD-OF-SEARCH: 709/206, 709/207

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

 [Search Selected](#) [Search All](#) [Clear](#)

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>5604853</u>	February 1997	Nagashima	395/146
<input type="checkbox"/> <u>5758095</u>	May 1998	Albaum et al.	395/202
<input type="checkbox"/> <u>5956681</u>	September 1999	Yamakita	704/260
<input type="checkbox"/> <u>6091835</u>	July 2000	Smithies et al.	382/115
<input type="checkbox"/> <u>6298232</u>	October 2001	Martin et al.	455/413

OTHER PUBLICATIONS

h e b b g e e e f c e b

e ge

"About Microsoft Outlook", Screenshot, Microsoft Corporation, Copyright 1995-1998, Redmond, WA.

ART-UNIT: 2155

PRIMARY-EXAMINER: Eng; David Y.

ATTY-AGENT-FIRM: Merchant & Gould

ABSTRACT:

A method for creating and inserting an electronic mail signature fragment into an electronic mail message during the creation of the electronic mail message is disclosed. A computer-readable medium on which is stored a program module for creating and inserting an electronic mail signature fragment into an electronic mail message during the creation of the electronic mail message is also disclosed.

22 Claims, 8 Drawing figures

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[First Hit](#) [Fwd Refs](#)[Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

End of Result Set



L25: Entry 1 of 1

File: USPT

Jan 21, 2003

DOCUMENT-IDENTIFIER: US 6510453 B1

TITLE: System and method for creating and inserting multiple data fragments into an electronic mail message

CLAIMS:

1. A method for inserting one of a plurality of electronic mail signature fragments into an electronic mail message, comprising the steps: identifying a context of the electronic mail message; selecting one of the plurality of signature fragments based on the context of the electronic mail message; and inserting a selected electronic mail signature fragment into a body portion of the electronic mail message.
2. The method of claim 1, wherein the plurality of signature fragments comprise reply signature fragments representing an electronic mail signature for a reply-type message and new signature fragments representing an electronic mail signature for an original message.
3. The method of claim 2, wherein the step of selecting one of the plurality of signature fragments comprises: selecting one of the reply signature fragments in response to identifying the electronic mail message as complying with one or more requirements of the reply-type message; and selecting one of the new signature fragments in response to identifying the electronic mail message as complying with one or more requirements of the original message.
4. The method of claim 1, wherein the step of inserting the selected signature fragment into the electronic mail message comprises: locating a beginning of a style field in the electronic mail message; locating an end of the style field in the electronic mail message; retrieving the selected signature fragment from a storage mechanism that maintains the plurality of signature fragments; and inserting the selected signature fragment between the beginning and end of the style field.
5. The method of claim 4, wherein the style field comprises an Electronic Mail Signature field located within a closing portion of the body portion of the electronic mail message.
6. The method of claim 5, wherein the step of retrieving the signature fragment comprises: searching a text fragments list comprising a plurality of text fragments to determine whether one of the text fragments is associated with the selected signature fragment; and in the event that one of the text fragments is associated with the selected signature fragment, then retrieving the text fragment from the text fragments list for insertion as the selected signature fragment within the electronic mail message.
7. The method of claim 6, wherein the text fragments list comprises an AutoTextList generated by a word processing program, each text fragment sorted by a style and a unique identifier corresponding to one of the signature fragments.

8. A method for editing an electronic mail message comprising a message body and a default signature fragment located at a predetermined location within a closing of the message body, comprising the steps: displaying the electronic mail message on a display screen; in response to receiving a first input signal, presenting a plurality of electronic mail signature fragments as possible replacement candidates for the default signature fragment; in response to a second input signal, selecting one of the signature fragments for insertion within the electronic mail message; and replacing the default signature fragment with the selected signature fragment by inserting the selected signature fragment into the predetermined location of the electronic mail message; displaying a prompt when a position indicator is positioned proximate to the default signature fragment, the prompt providing an indication that the default signature fragment can be replaced with another signature fragment in response to initiating a predefined user event.

9. The method of claim 8, wherein the first input signal comprises a down indication signal issued by a pointing device in response to depressing a pointing device button when a position indicator is positioned over the default signature fragment on the display screen.

10. The method of claim 8, wherein the default signature fragment is automatically inserted into the electronic mail message based on a context, identifying characteristic or recipient of the electronic mail message.

11. The method of claim 10, wherein the default signature fragment is automatically inserted into the electronic mail message based on whether the electronic mail message is an original electronic mail message or a reply-type electronic mail message.

12. A computer-readable medium on which is stored a program module for inserting one of a plurality of electronic mail signature fragments into an electronic mail message, the program module comprising instructions which, when executed by a computer, perform the steps of: identifying a context of the electronic mail message by determining whether the electronic mail message comprises a reply-type message or an original message; in the event that the electronic mail message comprises the reply-type message, selecting one of a plurality of reply signature fragments representing an electronic mail signature for the reply-type message; in the event that the electronic mail message comprises the original-type message, selecting one of a plurality of new signature fragments representing an electronic mail signature for the original message; and inserting the selected one of the reply signature fragments or the new signature fragments into the electronic mail message, without manual intervention, thereby adding an inserted electronic mail signature to the electronic mail message.

13. The computer-readable medium of claim 12, wherein the step of inserting the selected one of the reply signature fragment or the new signature fragment into the electronic mail message comprises: locating a beginning of an Electronic Mail Signature style field in the electronic mail message; locating an end of the Electronic Mail Signature style field in the electronic mail message; retrieving the selected one of the reply signature fragment or the new signature fragment from a storage mechanism that maintains the plurality of signature fragments; and inserting the selected one of the reply signature fragment or the new signature fragment between the beginning and end of the style field.

14. The computer medium of claim 13, further comprising instructions which, when performed by the computer, comprise the steps: determining a position of a position indicator displayed by a display screen of the computer; in the event that the position indicator is positioned proximate to the inserted electronic mail signature, then displaying a prompt providing an indication that the inserted electronic mail signature can be replaced with another one of the signature

fragments in response to initiating a predefined user event.

15. The computer medium of claim 14 further comprising instructions which, when performed by the computer, comprise the steps: receiving an input signal representing the predefined user event; displaying a signature context list comprising the plurality of electronic mail signature fragments, each signature fragment available as a replacement candidate to replace the inserted electronic mail signature within the electronic mail message.

16. The computer medium of claim 15 further comprising instructions which, when performed by the computer, comprise the steps: selecting one of the electronic mail signature fragments from the signature context list in response to receiving another input signal; replacing the inserted electronic mail signature with the selected electronic mail signature fragment in the electronic mail message.

18. The method of claim 17, wherein the data candidates comprise electronic mail signature fragments.

20. A method for inserting one of a plurality of electronic mail signature fragments into an electronic mail message, comprising the steps: identifying a recipient designated to receive the electronic mail message; selecting one of the plurality of signature fragments based on an identity of the designated recipient of the electronic mail message; and inserting a selected electronic mail signature fragment into a body portion of the electronic mail message.

21. The method of claim 20, wherein the step of selecting one of the plurality of signature fragments based upon the identity of the recipient comprises: searching an association list comprising a plurality of entries representing recipient candidates for the electronic mail message to determine whether the association list contains an entry corresponding to the designated recipient, each entry of the association list comprising an identity of one of the recipient candidates and corresponding to one of the signature fragments; in the event that the association list contains the entry corresponding to the designated recipient, then selecting the signature fragment corresponding to the entry for insertion within the electronic mail message.

22. The method of claim 21, wherein each entry in the association list comprises a row having a first entry representing a unique identifier for one of the recipient candidates and a second entry representing one of the signature fragments associated with the recipient candidate.

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S1	7	FSTC AND ECHECK
S2	7	RD (unique items)
S3	1	GREETING AND ECHECK
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01771240 04-22231

****USE FORMAT 9 FOR FULL TEXT****

The echeck market trial: An update

ABSTRACT: The Financial Services Technology Consortium (FSTC) is currently conducting a live market trial of an electronic Internet-based payment mechanism - the echeck. During the 12-month trial, which began June 30, 1998, echecks will be used to pay up to 50 companies that have contracts with the Department of Defense. The payee receives an echeck through e-mail along with an advice of payment, containing the remittance information. The payee's echeck software automatically searches for acknowledgment from the bank that the echeck was received. For the echeck market trial, the Federal Reserve is clearing and settling checks in a similar fashion as it handles paper checks for the US Treasury.

Landry, Susan M

TMA Journal v19n1 PP: 22-25 Jan/Feb 1999 ISSN: 1080-1162 JRNL CODE:
JCG

DOC TYPE: Journal article LANGUAGE: English LENGTH: 4 Pages

WORD COUNT: 1796

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2/3,KWIC/1

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U.S. Treasury puts its money on e-checks

Orr, Bill

American Bankers Association. ABA Banking Journal v92n8 PP: 40 Aug 2000

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 571

...TEXT: on p. 39), the e-check program was initiated by the Financial Services Technology Consortium (FSTC), an all-star team of big banks, technology providers, and research Labs.

The U.S...

... million checks a year, so it has a big stake in streamlining the process.

Now FSTC says the e-check program is ready to fly in a wider domain. So it...

... highest Level the system supports digital signatures and public key cryptography.

A user "writes" an echeck at her PC, then inserts an electronic checkbook (a smartcard) and enters her PIN to unlock the checkbook. The checkbook reads the echeck , attaches the users digital signature, Logs the transaction information, and creates a digitally signed check...

... system, too.] The system can automatically apply an array of validation criteria before presenting the echeck to the payee.

For example, it can black payment if the e-check was modified...

... the need for every user to have enabling software. A payee would simply forward an echeck received via email to the third party, who would make the necessary credits and debits via the ACH.

The benefit of the echeck approach is its potential universality. Any party with email can use it.

E-checks can...

...Financial Services Markup Language (FSML), which is being made compliant with Extensible Markup Language (XML).

Echeck advocates claim that banks stand to make huge reductions in the cost of check processing...

...leverage the system by offering new ecommerce services.

But that will only happen after the echeck concept has been thoroughly tested and widely accepted. -Bill Orr

2/3,KWIC/2

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01907198 05-58190

The Echeck cometh...as a replacement for paper checks

Coven, Linda

Business Credit v101n9 PP: 34-38 Oct 1999

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 3246

The Echeck cometh...as a replacement for paper checks

ABSTRACT: The development of the e-check by the Financial Services Technology Consortium (FSTC) has ushered in a whole new era of electronic payments. Earlier movements to electrify the...

TEXT: Headnote:

The development of the echeck by the Financial Services Technology Consortium (FSTC) has ushered in a whole new era of electronic payments. Earlier movements to electrify the...

... have tried have found the process more complex or costly than they had anticipated. The FSTC , recognizing this dilemma, seized upon a combination of new technologies and existing business practices to develop the echeck . The echeck will make completing this last link highly manageable and effective.

What is an echeck ?

It is an electronic version of a paper check, including date, payee name, dollar amount...

... combination of state-of-the-art technology and established business practices to prevent fraud. The echeck follows strict banking and governmental business standards and practices for ensuring the security of the system. Additionally, the echeck uses a combination of technology tools, data encryption, digital signatures, certificates, secure e-mail, and...

...ensure that the security of the system is not compromised.

How does a company become "echeck enabled"?

An electronic checkbook is issued. This is an electronic token device that contains encryption...

... key pairs, certificates, utilities to unlock software, and utilities to perform other functions. For the echeck pilot, the electronic checkbook was contained in a smart card and held the payee's...

... paying company may choose a number of options for establishing the ability to pay by echeck , including complete integration with the current accounting system. It will be necessary to work directly...

...that need to be enabled and to convert them to echecks.

How secure is an echeck ?

Concern about security was one of the frequent comments made during the FSTC 's market research effort for echecks. In response, the echeck has an array of strong security features, which make it a safe, new payments offering...

... project, it is important to know that the steps described actually happen automatically in the echeck processing software. The design of the echeck system is such that security is maintained at the highest possible level, while at the...

...to become a security expert to use echecks safely

How can I tell if an echeck is genuine?

Echecks are signed and endorsed with digital signatures created using industry standard public...

...verify a signature?

The signer's public key is actually sent as part of the echeck , from the payer to the payee, as part of a bank-issued public key certificate...

...public key infrastructure for general use in electronic commerce.
To verify the signature on an echeck , the software gets the highest level key from the electronic checkbook, then uses that key...

... from the bank issued certificate and used to verify the issuer's signature on the echeck .This happens automatically behind the scenes.

For their own signature ...the paper world), thereby greatly improving protection against fraud.

How do I know that the echeck is drawn on a legitimate account at a legitimate bank?

The bank-signed information gathered...

...I have a record of echecks written and endorsed?

When the electronic checkbook signs the echeck , it automatically numbers the check and logs several important pieces of information, such as the...

... a check, you can choose the items of personal information that are included in the echeck , depending on the specific situation and your relationship with the payee. This gives you more...

... check. As noted above, checks can also be encrypted for privacy during transmission.

How does echeck differ from other payment mechanisms?

Payment systems are quite intricate, and as is so often...creating totally new payment vehicles (digital cash, micropayments), improving and electronifying today's payment products (echeck , SEID, or automating the authorization (demand drafts, ACH). Many of these approaches have been intended...

... capture enough market or mind share to stake out a significant share of Internet payments. FSTC's echeck effort has been designed with careful attention paid to the bank's operational and business...

...written for any amount supported by a currency.

How do echecks compare to paper checks?

FSTC designed echecks to be able to perform as the direct analogs ["digilog", if you will...]

...global economy.

By introducing echecks as the Information Age equivalent of the paper check, the FSTC is helping to ease the transition from primarily a paper-based payment system to one...

... will require substantial changes to existing systems and many years (perhaps decades) to complete, the echeck will serve as a useful bridging technology, coexisting with paper checks. Because echecks can be...of the roles that paper checks do today?

Yes, this is the intent of the FSTC. Different types of echecks will serve as personal checks, business checks, payroll checks, traveler's...

... further reducing costs and improving efficiency for all players. It should be noted, however, that FSTC expects echecks to initially be used in remote business-to-business transactions, not at the...

... mixed currencies in order to facilitate global commerce. It is even possible to utilize the echeck model to create new transactions to handle problems such as the transfer of a number...

... system now, the design is flexible enough to support these and many other options.

The echeck can also be used to make direct payments for purchases made from websites, or for...

...prior to shipping.

Where can I find out more about echecks?

For additional information on echeck, visit the echeck web site at www.echeck.org, or ask your bank.

Author Affiliation:

Linda Coven is the senior product manager of...

2/3,KWIC/3

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01771240 04-22231

The echeck market trial: An update

Landry, Susan M

TMA Journal v19n1 PP: 22-25 Jan/Feb 1999

ISSN: 1080-1162 JRNL CODE: JCG

WORD COUNT: 1796

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The echeck market trial: An update

ABSTRACT: The Financial Services Technology Consortium (FSTC) is currently conducting a live market trial of an electronic Internet-based payment mechanism - the echeck . During the 12-month trial, which began June 30, 1998, echecks will be used to...

... to 50 companies that have contracts with the Department of Defense. The payee receives an echeck through e-mail along with an advice of payment, containing the remittance information. The payee's echeck software automatically searches for acknowledgment from the bank that the echeck was received. For the echeck market trial, the Federal Reserve is clearing and settling checks in a similar fashion as...

...TEXT: receive payments faster and more easily than they ever imagined.

The Financial Services Technology Consortium (FSTC), a not-for-profit organization of banks, technology providers, national research laboratories, universities and government...

... features and operates almost exactly like a paper check. The mechanism is known as the " echeck ." It's a faster, more efficient and user-friendly method of issuing, receiving, endorsing and depositing checks than its paper-based counterpart, or even other electronic payment methods.

An echeck is the electronic equivalent of a paper check. It is used just like a paper...

... and date, but it can also contain far more data in many flexible forms. The echeck 's use of highly advanced security devices and techniques provides safeguards and confidentiality for all...

... need for considerable restructuring of established disbursement and collection procedures, and unproven security safeguards. The FSTC believes that echeck overcomes these issues and so far, the market trial hasn't proved it wrong.

The echeck market trial has been under way since June 30, 1998, when government contractor GTE received...

... transactions. By simply creating a new print run for payments to be issued via an echeck , DFAS was easily able to issue secure instructions to the Treasury Department, which automatically prepares...

...runs. Becky Medved, who is leading the effort for DFAS, was surprised at how readily echeck fit into existing processes. "In fact, modest procedural adjustments allowed us to accommodate echeck without any coding changes to our underlying accounts payables systems," she said.

The Payees -- Government...

... and most sophisticated have developed systems and procedures for financial electronic data interchange (FEDI). Because echeck fits smoothly into existing check processing flows, introducing echeck takes approximately 30 minutes. This includes installing software (typically on existing finance area PCs), plugging a smart card reader into a PC serial port, activating the echeck -book card and training users.

While accounts receivable departments typically have unique processes and procedures, here's how a typical market trial receivables scenario works: The payee receives an echeck through e-mail along with an advice of payment (AOP), containing the remittance information provided by DFAS. Using the echeck -book card issued by its bank, the contractor electronically endorses and deposits the check at...

... with the use of software developed by Research, Development & Manufacturing Corporation (RDM).

The payee's echeck software automatically searches for acknowledgement from the bank that the echeck was received. In the rare event that an echeck is lost in e-mail, the depositor detects this quickly, and can

easily resubmit the...

... systems to deposit funds into customers' accounts and clear checks with other banks.

To handle echeck deposits for their customers, BankBoston and Bank of America simply installed an echeck server to perform the same function for echecks. These two banks selected echeck server software provided by IBM.

When a bank receives an echeck email deposit, the system automatically sends an acknowledgement back to the depositor via e-mail...

...afternoon, the echecks are automatically processed in the same manner as paper checks. However, the echeck process is fully automated and requires manual intervention only for exceptions.

Echeck deposits appear on a payee's monthly statement and are included in information reporting tools. Steve Schutze, Senior Vice President of Bank of America's Transaction Services, said that "echeck gives our customers the best of two worlds - sound banking practices grounded in check processing with proven security methods for Internet use."

The Federal Reserve or the echeck market trial, the Federal Reserve is clearing and settling echecks in a similar fashion as...

...case there are no paper checks to transport.

For the trial, Sun Microsystems provided similar echeck capability as that being used by the commercial banks to enable the Federal Reserve to...

... opened up the potential for an advanced check-processing world. "The Federal Reserve views the echeck market trial as an opportunity to work with the U.S. Treasury and commercial banks..."

... Versace, who is leading the project for the Federal Reserve Bank of Boston.

Although the echeck uses very high-end security measures for exchanging financial documents over public networks, none of...

... investments, no program re-coding, and few modifications to processing flows.

The Future of the Echeck

In addition to the current market trial, several other trials are under consideration that will examine the echeck's effectiveness in other market segments: business-to-business, business-to-consumer and consumer-to-business. The banks are looking to enable businesses and consumers to issue and receive echeck payments as easily as they write and deposit paper checks today.

There are certain industries that have expressed particular interest in echeck, namely those who are unable to use existing methods due to financial, legal or privacy...

...ACH) offers no means of authenticating payors.

?

Health care and insurance are other areas where echeck holds tremendous promise. Because information that accompanies these payments is often highly sensitive and confidential...

...current electronic options that require sensitive data to go through one or more third parties. Echeck would enable these payments to be made in an automated, private and all-electronic fashion...

... directly to the recipient, who would then keep the remittance data before sending only the echeck to the bank for deposit into their account.

Similarly, echeck could be the answer for any variety of Internet purchases, such as computer equipment orders...

... quickly, and most are seeking to automate billing and remittance flows along with the payments. Echeck can enhance and complement bill payment services, particularly for payments which are spontaneous or must...

... sent directly to the recipient. Just imagine receiving an e-mail birthday greeting, with an echeck attached!

Many participants in the market trial are predicting that echeck will become an extension of today's checking account, similar to the way debit cards...

... Grippo, who is leading the project for the U.S. Department of the Treasury, said, " echeck is perhaps the most promising new payment

technology. Based upon initial reactions to the market...

... federal government suppliers. If this trial is successful, we aim to expand our use of echeck to other agencies as well as for receiving payments electronically."

Footnote:

(This is the second of two articles on the U.S. Treasury Department's echeck market trial. The first article appeared in the January/February 1998 issue of the TMA Journal. For more information about echeck, please visit www.echeck.org

Author Affiliation:

Susan M. Landry is Director of Product Management for...

2/3,KWIC/4

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01765453 04-16444

Electronic checks should strengthen banks' hand

Orr, Bill

ABA Banking Journal v91n1 PP: 60 Jan 1999

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 673

ABSTRACT: An "echeck," under development for several years by the Financial Services Technology Consortium, is a regular paper...

... It is a legally enforceable promise to pay that exists only in electronic form. An echeck is "written" and "signed" by a payor and sent directly to a payee. A business or private party writes an echeck from an electronic "checkbook" that is programmed on a very smart card that slides into a slot in the checkwriter's PC and performs several critical functions. An echeck goes from payer to payee via a secure version of Internet e-mail. Banks could...

...**TEXT:** the dollar bill," is how Matthew Kovar, senior analyst at The Yankee Group, rates the "echeck" project now in the pilot phase and scheduled for operational deployment toward the end of the year.

An echeck , under development for several years by the Financial Services Technology Consortium (FSTC), is a regular paper check in every respect but one: no paper. It is a legally enforceable promise to pay that exists only in electronic form

An echeck is "written" and "signed" by a payor and sent directly to a payee. If okay...

...existing check law.

Checkbook on a smart card

A business or private party writes an echeck from an electronic *checkbook that is programmed on a very smart smart card that slides...

...achieved with a paper check. The checkbook maintains a secure log of all transactions.

An echeck goes from payor to payee via a secure version of Internet e-mail (S/MIME...

... and unique feature is that the payor can send a payment advice along with the echeck . This can be account information, a copy of the invoice, a spreadsheet, a copy of...

... S. constitution, or anything else that can be attached to regular e-mail.

According to echeck 's creators, all parties will come out ahead with the new medium of exchange. They...

... banks will continue to have a huge stake in checkwriting for many years to come.

FSTC conceived the echeck project in 1995, and three years later the U.S. Treasury Department issued its first echeck payments over the Internet and deposited them in suppliers' accounts at BankBoston and Nationsbank and...

...000 checks a day.

Bank executives who want to consider participating in any aspect of echeck marketing trials can contact Frank Jaffe at BankBoston (617-434-1838) or Christine Morin at Nationsbank (703-7618705). The echeck project has a Web site www.echeck.org, where more details can be found. BJ

Author Affiliation:

By Bill Orr, contributing editor...

2/3,KWIC/5

DIALOG(R)File 15:ABI/Inform(R)

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01673319 03-24309

If the U.S. government can write an e-check, can't you?

Nelson, Matthew

InfoWorld v20n27 PP: 24 Jul 6, 1998

ISSN: 0199-6649 JRNL CODE: IFW

WORD COUNT: 323

...TEXT: Internet with an electronic check (e-check) made possible by the Financial Services Technology Consortium (FSTC), a group of banks and technology vendors that supplied the applications for the system.

Members...

... issuing institutions to use their existing paper check processing systems, according to consortium members.

"The echeck server verifies the signatures on the check and the endorsement,' said Chuck Wade, principle consultant...

...it accepted is tough"

The Financial Services Technology Consortium, in Chicago, is at <http://www.fstc.org>.

2/3,KWIC/6

DIALOG(R)File 15:ABI/Inform(R)

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01668465 03-19455

Banks try out 'E-checking'

Densmore, Bill

Computerworld v32n29 PP: 35, 37 Jul 20, 1998

ISSN: 0010-4841 JRNL CODE: COW

WORD COUNT: 855

ABSTRACT: A \$10-million, 3-year pilot project of the Financial Services Technology Consortium (FSTC) bore fruit on June 30, 1998 with the pilot e-mail transfer of a \$32...

...TEXT: year pilot project of the Chicago-based bank association called ?□e Financial Services Technology Consortium (FSTC). The initiative bore fruit on June 30 with the pilot E-mail transfer of a...

... send the electronic check, said Frank Jaffe, director of applied technology at BankBoston and an FSTC vice president.

In principle, only latency of Internet connections might prevent the transaction from occurring...

...really an unknown how much the ongoing maintenance and support costs for a system like Echeck are around public-key infrastructure," he explained.
"Part of the cost-savings argument revolves around...

2/3,KWIC/7

DIALOG(R)File 15:ABI/Inform(R)
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01549034 02-00023

The electronic check is in the mail

Marlin, Steven

Bank Systems & Technology v35n1 PP: 38 Jan 1998

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 714

...TEXT: a half-dozen technology firms.

In the project, spearheaded by the Financial Services Technology Consortium (FSTC), an industry trade group, the Treasury department will issue electronic checks ("echecks") on behalf of...

...live at the turn of the year. Other banks that have been involved in the echeck development are Bank of America, Banc One, Citibank, Chase Manhattan Bank, Huntington National Bank, Bank...

...1999. Most electronic funds transfer (EFT) payments today involve use of the ACH network. The FSTC echeck project aims to demonstrate, among

other things, that EFT also can be done via a check transaction. One advantage of the FSTC approach over other EFT transactions is added legal protection, said Robert Ballen, a legal adviser to the FSTC. "The FSTC echeck is based on check law, with the added protection of Reg E. So the check...

... of both worlds. They get their check rights as well as their EFT rights."

The FSTC model differs from other electronic bill payment transactions that are initiated electronically but get converted...

... check from start to finish." said Frank Jaffe, senior systems consultant, BankBoston, and director of FSTC's echeck project. "CyberCash is calling its PayNow service a check, but in reality that process is...

... service "safely and securely" delivers ACH requests directly to banks. He said the CyberCash and FSTC approaches differ mainly in the way they implement security. "The Treasury Dept. test requires the...

... management at BankBoston, said the level of security provided by hardware was "unsurpassed," and the FSTC intends for the echeck transaction to emulate exactly the current paper transaction.

Out of its normal accounts payable system...

?

WEST Search History

DATE: Thursday, June 12, 2003

<u>Set Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
side by side			result set
	<i>DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR</i>		
L11	L9 and perforation	7	L11
	<i>DB=PGPB,JPAB,EPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR</i>		
L10	L9 and perforation	0	L10
	<i>DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR</i>		
L9	((payroll or (pay adj stub)) and (attach\$ or remov\$) with (check\$ or paycheck)) and @pd<=20001215	60	L9
	<i>DB=PGPB,JPAB,EPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR</i>		
L8	((payroll or (pay adj stub)) same (attach\$ or remov\$) with (check\$ or paycheck)) and @pd<=20001215	0	L8
	<i>DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR</i>		
L7	L6 not 11	7	L7
L6	((payroll or (pay adj stub)) same (attach\$ or remov\$) with (check\$ or paycheck)) and @ad<=20001215	9	L6
L5	((payroll or (pay adj stub)) same paycheck) and ((remov\$ with attach\$) or ("same" with paper)) and @ad<=20001215	3	L5
L4	((payroll or (pay adj stub)) same paycheck) and (remov\$ with attach\$) or ("same" with paper) and @ad<=20001215	33451	L4
L3	((payroll or (pay adj stub)) same paycheck) and ("same" with paper) and @ad<=20001215	3	L3
L2	L1 and ("same" with paper)	0	L2
L1	((payroll or (pay adj stub)) same paycheck same employee) and employer and @ad<=20001215	14	L1

END OF SEARCH HISTORY

-- PTO 892 -- CONTINUATION SHEET --

- "Money Order Dispensing Boost Security", May 14, 1986, American Banker, vol. 151, No. 95, Dialog file 625, Accession No. 0052059.
- **Jerry Lansky**, "Without APS, Photo Life Goes on Via Internet", Photographic Trade News, p. 22, Aug. 1996.
- **MASKATIYA KARIM et al.**, (US Application 2003018565 – 1/23/2003, Data gathering at delivery of goods.
- From <http://www.findarticles.com>, Bottom line Technologies launches Internet Payment solution PayBase –Secure WebPay Series,Business Wire, 12/17/1998.
- From <http://www.findarticles.com>, PayMaxx launches POWERPayroll.com version 3.0 – Business Wire, 9/15/2000.
- From <http://www.findarticles.com>, PayMaxx introduces PayView.com; Internet payroll pioneer offers customers another value-added tool – Business Wire, 1/06/2000.
- From <http://www.findarticles.com>, PayMaxx launches instant W-2; employees now able to retrieve replacement W-2s instantly via the Internet – Business Wire, 10/23/2000.

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L28: Entry 2 of 2

File: USPT

Apr 6, 1999

US-PAT-NO: 5893080

DOCUMENT-IDENTIFIER: US 5893080 A

TITLE: Disbursement system and method

DATE-ISSUED: April 6, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
McGurl; Daniel M.	York	ME		
O'Toole; Margaret	North Berwick	ME		
Herman; Helmar	Lee	NH		
Loomis; James L.	Durham	NH		

US-CL-CURRENT: 705/40; 235/379, 340/5.41, 705/35, 705/39

ABSTRACT:

A computerized payment disbursement system and method are provided. One embodiment of the method of the present invention includes storing in a computer database user-defined payment disbursement criteria associated with a plurality of types of disbursement transactions. At least one payment disbursement request corresponding to one of the plurality of types is received. At least one payment disbursement is generated based upon the criteria and the request by automatically determining which of the plurality of types corresponds to the request and automatically selecting from the storage means the disbursement criteria associated with that disbursement type.

25 Claims, 2 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 2

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L28: Entry 2 of 2

File: USPT

Apr 6, 1999

DOCUMENT-IDENTIFIER: US 5893080 A
TITLE: Disbursement system and method

Detailed Description Text (5):

Individual disbursement requests entered into the system 10 via the receiving means 12 are then transmitted to the payment disbursement/command generator means 18. Generator means 18 automatically generates an individual payment disbursement and commands for effectuating same based upon the individual disbursement request received by the receiving means 12 and user-predefined disbursement criteria stored in the database means 20. Preferably, the generator means 18 accomplishes this by automatically determining the type of the individual request by querying the database means 20 as to whether the payee name, type, and/or group data of the individual request received from receiving means 12 corresponds to disbursement criteria currently found in the database 20. If such correspondence is found to exist, the database means 20 transmits to the generator means 18 the disbursement criteria corresponding to the individual request. The generator 18 then uses the information transmitted from the database 20 and that from the individual request to generate control signals for permitting user preview of the disbursement by the preview means 30 and ultimately, ~~effectuation of the disbursement by one or more effectuating mechanisms 32~~, as will be described more fully below. If such correspondence is not found to exist, the user may be prompted by the preview means 30 (which is described more fully below) to supply the missing information (i.e., the information that would have been supplied by the disbursement criteria had it been stored in the database means 20), which is then used by the generator 18 to generate the control signals.

Detailed Description Text (7):

Disbursement commands generated by the generator means 18 are transmitted to the user preview means 30, which preferably comprises a conventional graphical user interface display means on which is displayed the information for each payment disbursement generated by the system 10, prior to being effectuated by the system 10. Preview means 30 also includes conventional user input means for permitting the user to be able to make changes to the disbursements prior to their being effectuated by the system 10. Any change made to a disbursement causes the generator means 30 to generate new disbursement command signals based upon the changed disbursement information, which are then displayed by preview means 30 to permit the user to preview the corrected disbursement, and to make further changes, if desired.

Detailed Description Text (8):

Once the user indicates to the system 10 (by e.g., selecting an appropriate option on the preview means graphical interface) that the disbursement is acceptable, the system 10 then effectuates the disbursement. Preferably, in system 10, this is accomplished by transmitting the disbursement commands generated by the generator means 18 to the disbursement effectuating means 32. Effectuating means 32 preferably comprises EFT effectuating means 34 and negotiable instrument printing means 36 for effectuating EFT disbursements and/or printed negotiable instrument disbursements, as determined by the disbursement criteria stored in the database

means 20 (or supplied by the user via the preview means 30, in the manner discussed above) for each of the disbursement types. Preferably, EFT effectuating means 34 comprises conventional financial EDI and ACH means, and printing means 36 comprises one or more conventional MICR laser printer means. Of course, the types of EFT protocols and negotiable instrument forms supported by the means 34 and 36, respectively, are variable depending upon the particular needs of the user of the system 10 and the protocols supported by the institutions whose disbursement accounts are to be debited. Additionally, generator means 18 generates control signals appropriate for effectuation of the disbursements using means 34 and 36. After disbursement has been effectuated, the information used to generate the disbursement is stored in database means 20 for later retrieval, auditing, and/or use in reports generated by audit generating means 26, in the manner that will be described more fully below.

Detailed Description Text (13):

With reference being made to FIG. 2, one preferred embodiment 51 of the process of the present invention will now be described. Process 51 begins with the user inputting and/or updating disbursement criteria to the database means (as shown at block 52) via the receiving means 12. These criteria are then stored by the database means (see block 54) and encrypted (see block 56) by the encryption means 22. An acceptable password is then entered to enable access to the information stored in the database. One or more disbursement requests are then input to the system 10 by the receiving means 12 (see block 58). The generator means 18 uses the disbursement requests and the criteria stored in the database to generate the payment disbursements and effectuating commands (see block 60), in the manner described previously. Functioning of the system 10 is monitored 62 (as described above with reference to monitoring means 28, and if it is determined to be improper, disbursement is aborted, and the user is notified of the failure condition (see "NO" branch of block 64). If the system 10 is functioning properly (see "YES" branch of block 64), the user is then permitted to preview and change the disbursements by the preview means 30, if desired (see block 66). Assuming the disbursements are acceptable, the effectuating commands are transmitted to the effectuating mechanisms 32 (see block 68). The disbursements are then effectuated by the mechanisms 32 (see block 70). The disbursements are then stored in the disbursement log (not shown) of the database means 20 (see block 72).

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L28: Entry 1 of 2

File: USPT

Sep 17, 2002

US-PAT-NO: 6453300

DOCUMENT-IDENTIFIER: US 6453300 B2

TITLE: Personalized greeting card with electronic storage media and method of personalizing same

DATE-ISSUED: September 17, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Simpson; William S.	Lake Oswego	OR		

US-CL-CURRENT: 705/26; 700/237

ABSTRACT:

Method and system for enabling a first person to produce a customized gift for a second person, including: providing a computer-readable storage medium having a control program and non-customized information stored thereon; obtaining data from the first person which relates to the second person; using the data to generate a customization code; providing the gift and the customization code to the second person; causing the control program to request the customization code from the second person; and using the customization code to select information from the non-customized information to provide a customized display to the second person. The gift is preferably purchased and customized through an Internet website or other electronic system.

30 Claims, 10 Drawing figures

Exemplary Claim Number: 1

Number of Drawing Sheets: 9

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L28: Entry 1 of 2

File: USPT

Sep 17, 2002

DOCUMENT-IDENTIFIER: US 6453300 B2

TITLE: Personalized greeting card with electronic storage media and method of personalizing same

Detailed Description Text (30):

The next step in the process enables the purchaser to review all choices previously made, as shown in FIG. 8. In addition, the purchaser will have the opportunity to view a limited preview of the content of the CD presentation. Due to the limited bandwidth of the Internet, this feature preferably only includes a limited version of the content of the full CD presentation that will eventually be displayed to the recipient.

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